

“DO-5-GET-10 Debit Card Campaign 2020” TERMS AND CONDITIONS

CAMPAIGN PERIOD

The Hong Leong Bank Berhad (193401000023 (97141-X)) (“**HLB**”) and Hong Leong Islamic Bank Berhad (200501009144 (686191-W)) (“**HLISB**”) [hereinafter collectively referred to as “**the Bank**”] “**DO-5-GET-10 Debit Card Campaign 2020**” (“**Campaign**”) commences on 05 October 2020 at 00:00:00 hours (12:00 a.m.) and ends on 31 December 2020 at 23:59:59 hours (11:59 p.m.) both dates inclusive (“**Campaign Period**”), unless notified otherwise.

TERMS & CONDITIONS (“T&Cs”)

The following sets out the terms and conditions applicable to the Campaign (“**T&Cs**”):

CAMPAIGN ELIGIBILITY

1. The Campaign is open to the Bank’s New Debit Card/Debit Card-i (hereinafter collectively refer to as “**HLB Debit Card**”) Customers (as defined below) who are (i) individual, and (ii) Malaysian or non-Malaysian customers. This Campaign is NOT applicable to non-individual customers including sole proprietorships, partnerships, professional practices, companies and corporate bodies.
2. “**New HLB Debit Card Customers**” refers to (i) customers who do not have HLB Debit Card and Participating Account(s) listed under Clause 3 below with the Bank prior to the Campaign Period and apply for a HLB Debit Card and Participating Accounts during the Campaign Period, or (ii) primary accountholders of the Participating Accounts that do not have HLB Debit Card and APPLY for a HLB Debit Card during the Campaign Period.

For the avoidance of doubt, New HLB Debit Card Customers must tag their HLB Debit Card with Participating Account as their Retail Purchase Account (“**RPA**”) in order to participate in this Campaign.

3. Participating Accounts for the purpose of this Campaign are as follows:
 - a) Hong Leong Basic Savings Account;
 - b) Hong Leong Basic Savings Account-i;
 - c) Hong Leong Savings Account;
 - d) Hong Leong Savings Account-i;
 - e) Hong Leong Current Account;
 - f) Hong Leong Current Account-i;
 - g) Hong Leong MultiTier Savings Account-i;
 - h) Hong Leong Senior Savers Savings Account;
 - i) Hong Leong Harvest Savings Account;
 - j) Hong Leong Pay&Save Account;
 - k) Hong Leong Pay&Save Account-i;
 - l) Hong Leong Top Yield Account;
 - m) Hong Leong One Account;
 - n) Hong Leong Current Account One-i;
 - o) Hong Leong Payroll Basic Savings Account;
 - p) Hong Leong Payroll Basic Savings Account-i;
 - q) Hong Leong Payroll Savings Account;
 - r) Hong Leong Payroll Savings Account-i;
 - s) Hong Leong Payroll Pay&Save Account; and
 - t) Hong Leong Payroll Pay&Save Account-i.

The participating Islamic deposit accounts are based on Shariah principle of Tawarruq.

4. The following Customers are NOT eligible to participate in the Campaign:
 - a) Customers possess HLB Debit Card which are NOT issued in Malaysia;
 - b) Customers possess HLB Junior Debit Card/Hong Leong Junior Debit Card-i;
 - c) Customers possess HLB Debit Card and Participating Account are not in good standing, inactive, tagged to a closed or inactive Current Account/Current Account-i or Saving Account/Savings Account-i (“**CASA/CASA-i**”) or who are in breach of terms and conditions of the Bank governing the HLB Debit Card and/or CASA/CASA-i at any time during the Campaign Period;
 - d) Customers whose HLB Debit Card are invalid or cancelled at any time during the Campaign Period or for the past ninety (90) days from the current date; and/or
 - e) Customers who have committed or are suspected of committing fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by the Bank or have been declared bankrupt or are subject to any bankruptcy proceedings at any time prior to, during or after the Campaign Period.

CAMPAIGN MECHANICS

5. In order to receive the cashback of Ringgit Malaysia Ten (RM10) (“**Cashback**”) in this Campaign, New HLB Debit Card Customers MUST perform at least five (5) Eligible Transactions (defined under Clause 13) with a minimum spend of Ringgit Malaysia Ten (RM10) for each Eligible Transaction within the Campaign Month (as defined under Clause 9) (“**Eligible Customers**”).
6. The Cashback will be given for every five (5) Eligible Transactions made.
7. The Cashback per Eligible Customers is capped at Ringgit Malaysia One Hundred (RM100) per Campaign Month and capped at Ringgit Malaysia Three Hundred (RM300) throughout the Campaign.
8. The total maximum Cashback Pool allocated by the Bank for this Campaign is capped at Ringgit Malaysia Three Hundred Twenty-Four Thousand (RM324,000) throughout the Campaign Period (“**Capped Pool**”) on a first-come, first-served basis. Notwithstanding anything herein, no further Cashback will be rewarded once the Capped Pool for each Campaign Month is reached.
9. The Capped Pool is capped at Ringgit Malaysia Thirty-Six Thousand (RM36,000) per month per group (“**Campaign Month**”) as stated below.

| Campaign Month | Capped Pool for Month 1 | Capped Pool for Month 2 | Capped Pool for Month 3 | Capped Pool Per Group |
|-----------------------|--------------------------|--------------------------|--------------------------|-----------------------|
| October Group | 05 – 31 October 2020 | 01 - 30 November 2020 | 01 - 31 December 2020 | RM108,000 |
| | RM36,000 | RM36,000 | RM36,000 | |
| November Group | 01 - 30 November 2020 | 01 - 31 December 2020 | 01 – 31 January 2021 | RM108,000 |
| | RM36,000 | RM36,000 | RM36,000 | |
| December Group | 01 – 31 December 2020 | 01 – 31 January 2021 | 01 – 28 February 2021 | RM108,000 |
| | RM36,000 | RM36,000 | RM36,000 | |
| Grand Total | RM324,000 | | | RM324,000 |

10. For the avoidance of doubt, New HLB Debit Card Customers who have applied for a HLB Debit Card in:
- October 2020 is referred to as “**October Group**”, and regardless of which date or day of the month itself, he/she will be entitled for the Cashback until 31 December 2020;
 - November 2020 is referred to as “**November Group**”, and regardless of which date or day of the month itself, he/she will be entitled for the Cashback until 31 January 2021; and
 - December 2020 is referred to as “**December Group**”, and regardless of which date or day of the month itself, he/she will be entitled for the Cashback until 28 February 2021;
11. New HLB Debit Card Customers who have met the criteria as provided under Clause 5 above shall be entitled for the Cashback for three (3) months as provided in the table under Clause 9.
12. In the event of a tie, (i.e. the Cashback has reached the maximum Capped Pool and the Campaign criteria under Clause 5 above has been fulfilled by more than one (1) Eligible Customers at the same date and same time, the Eligible Customers with the highest spend amount throughout the Campaign Month will be entitled for the Cashback.
13. For the purpose of Clause 5 above, “**Eligible Transactions**” includes the following:
- Retail purchases transacted via point-sale-purchase (card present transaction) at any retails operate in Malaysia and effected in Ringgit Malaysia (RM).
 - Retail purchases transacted via online purchase (card not present transaction) at any e-commerce website effected in Ringgit Malaysia (RM).
14. Eligible Transactions EXCLUDE the following:
- Retail purchases transacted via point-sale-purchase (card present transaction) at any retails operate outside Malaysia.
 - Retail purchases transacted via online purchase (card not present transaction) at any e-commerce website effected in other currency than Ringgit Malaysia (RM).
 - Refunded, disputed, unsuccessful, reserved, unauthorized, fraudulent, or unlawful transactions;
 - Payment of the Bank’s HLB Debit Card issuance fee/annual fee/renewal fee;
 - Any split payment; refers to the act of splitting (dividing) a single and full amount of payment in two (2) or more simultaneous transactions made by different payment methods.
15. For the avoidance of doubt, the Cashback will only be awarded to the Eligible Customers as illustrated below:

Scenario A: Eligible Customer applies for a HLB Debit Card on **15** October 2020

| Campaign Month | Eligible Transactions | October Group | |
|----------------|-----------------------|----------------------|---------------------------------|
| | | Cashback Eligibility | Remarks |
| October 2020 | 5 | RM10 | Entitled for one (1) Cashback. |
| November 2020 | 2 | 0 | Not entitled. |
| December 2020 | 25 | RM50 | Entitled for five (5) Cashback. |
| Total | 30 | RM60 | |

Scenario B: Eligible Customer applies for a HLB Debit Card on **18** October 2020

| October Group | | | |
|----------------|-----------------------|----------------------|---|
| Campaign Month | Eligible Transactions | Cashback Eligibility | Remarks |
| October 2020 | 1 | 0 | Not entitled for the Cashback. <i>Eligible Transactions do not accumulate throughout the Campaign Period.</i> |
| November 2020 | 2 | 0 | |
| December 2020 | 2 | 0 | |
| Total | 0 | 0 | |

Scenario C: Eligible Customer applies for a HLB Debit Card on **31** October 2020

| October Group | | | |
|----------------|-----------------------|----------------------|---|
| Campaign Month | Eligible Transactions | Cashback Eligibility | Remarks |
| October 2020 | 0 | 0 | Not entitled for the Cashback. |
| November 2020 | 10 | RM20 | Entitled for two (2) Cashback. |
| December 2020 | 5 | RM10 | Entitled for one (1) Cashback. |
| January 2021 | 20 | 0 | Not entitled for the Cashback. October Group is only able to enjoy the Cashback until 31 December 2020. |
| Total | 15 | RM30 | |

Scenario D: Eligible Customer applies for a HLB Debit Card on **7** November 2020

| November Group | | | |
|----------------|-----------------------|----------------------|---|
| Campaign Month | Eligible Transactions | Cashback Eligibility | Remarks |
| November 2020 | 15 | RM30 | Entitled for three (3) Cashback. |
| December 2020 | 20 | RM40 | Entitled for four (4) Cashback. |
| January 2021 | 25 | RM50 | Entitled for five (5) Cashback. |
| February 2021 | 20 | 0 | Not entitled for the Cashback. November Group is only able to enjoy the Cashback until 31 January 2021. |
| Total | 60 | RM120 | |

16. Eligible Transactions as specified under Clause 13 successfully posted and reflected in the Bank's system and record with the relevant transaction amount successfully debited from the Eligible Customers' Participating Accounts will be entitled for the Cashback.
17. The Bank shall not be liable and responsible for any failure or delay in transmission and/or reflection in the Eligible Customers' Participating Accounts on the relevant Eligible Transactions which may result in the Eligible Customers being omitted from receiving the Cashback.
18. The Bank will track the Eligible Customers' Eligible Transaction(s) from day one (1) to day thirty (30) days after the end of each Campaign Month. The Cashback will be credited to the Eligible Customers' Participating Accounts from day thirty one (31) to day sixty (60) after the end of each Campaign Month/January 2021 (for October Group and November Group)/February 2021 (for October Group, November Group and December Group)/March 2021 (for November Group and December Group)/April 2021 (for December Group).

19. The Eligible Customers will NOT be notified directly via SMS or any other communication channels whether they have successfully qualified for the Reward. Eligible Customers that do not receive the Cashback from day thirty-one (31) to day sixty (60) from the end of each Campaign Month/January 2021 (for October Group and November Group)/February 2021 (for October Group, November Group and December Group)/March 2021 (for November Group and December Group)/April 2021 (For December Group) are deemed not qualified for the Cashback and any appeal/request for the reimbursement of the Cashback shall not be entertained by the Bank.
20. To the fullest extent permitted by law, the Bank is excluded of any responsibilities and all liabilities arising from any postponement, cancellation, delay or changes to the Cashback details or any other unforeseen circumstances beyond the Bank's reasonable control and for any act or default for any third party supplies or vendors (if any).

GENERAL

21. By participating in the Campaign, the Customers:
- a) confirm and acknowledge to have read, understood and agreed to bound by the T&Cs herein and Terms and Conditions of the Bank governing the Bank's HLB Debit Card and/or CASA/CASA-i available at www.hlb.com.my and www.hlisb.com.my ("**Bank's Websites**");
 - b) agree that all records of transactions captured by the Bank's system for the purpose of the Campaign are accurate and final;
 - c) agree that the Bank's decision on all matters relating this Campaign shall be final, conclusive and binding on all the Eligible Customers;
 - d) agree that any reversal transactions shall be excluded in fulfilling the Eligible Transactions;
 - e) agree that the Cashback is non-transferable to any third party and non-exchangeable for cash or in kind;
 - f) agree to access the Bank's Websites at regular intervals to view the T&Cs of this Campaign to ensure that they keep-up-to-date with any changes or variations to the T&Cs;
 - g) consent and Authorise the Bank to disclose their personal data to such as contact numbers to an authorised 3rd party vendor, Infobip Asia Pacific Sdn Bhd (898379-U) as the Bank deems fit for the purpose of sending SMS to promote this Campaign (if any).
22. The Bank reserve the right to:
- a) disqualify any Eligible Customers from participating in this Campaign. In particular, any Eligible Customers who has performed the Eligible Transactions in a manner or pattern which the Bank deems to be abnormal, irregular and/or is indicative of an attempt to obtain an unfair advantage over other Eligible Customers; and
 - b) forfeit and/or claw back the Cashback where there is reversal Eligible Transactions, as applicable, or termination of HLB Debit Card during the Campaign Period and/or at the point of awarding the Cashback or non-compliance to the T&Cs herein;
 - c) add, delete or amend the T&Cs herein, wholly or in part, or to terminate this Campaign, by the way of posting on the Bank's Websites or in any other methods which Bank deems practical, in order to give prior notice to the Eligible Customers.
23. The Bank shall not be liable and responsible for any failure or delay in the submission and/or processing of the sales transactions by MyDebit/Visa/Mastercard, Merchant establishments, or any party in which may result in the Eligible Customers being omitted from this Campaign.
24. The T&Cs herein shall governed by and construed in accordance with the laws of Malaysia and the Eligible Customers agree to submit to the exclusive jurisdiction of the Courts of Malaysia.

25. In addition to the terms stipulated above, Eligible Customers agree that the Terms and Conditions of the Bank governing the Bank Debit Card and/or CASA/CASA-i shall be read together with the T&Cs herein as an entire agreement. Any discrepancies between these T&Cs and the Bank's Terms and Conditions, the specific terms in this T&Cs shall prevail to the extent of such discrepancies.
26. In the event of any discrepancies between these T&Cs as compared to the advertising promotional, publicity and other materials relating to or in connection with this Campaign, the final terms and conditions on the Bank's Websites shall prevail.
27. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa

The participating accounts are protected by Perbadanan Insurans Deposit Malaysia ("**PIDM**") up to RM250,000 for each depositor.